

**U.S. BANKRUPTCY COURT
District of South Carolina**

Case Number: 12-00284
Chapter 7

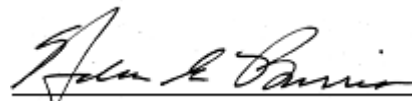
ORDER AVOIDING JUDICIAL LIEN (11 U.S.C. § 522(F)(1)(A))

The relief set forth on the following pages, for a total of 3 pages including this page, is hereby **ORDERED**.

**FILED BY THE COURT
03/09/2012**



Entered: 03/12/2012


US Bankruptcy Judge
District of South Carolina

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF SOUTH CAROLINA

IN RE:

William John Nicholson

CASE NO: 12-00284

CHAPTER: 7

**ORDER AVOIDING JUDICIAL LIEN
(11 U.S.C. § 522(F)(1)(A))¹**

DEBTOR(S)

Before the Court is the motion of the debtor to avoid the judicial lien(s) held by the following creditor(s):

Name of creditor and description of property securing lien	Value of Debtors interest in property	Total of all other liens	Exemption	Estimated judicial lien	Judicial lien not avoided	Judicial lien avoided
Community South Bank & Trust 2010-CP-23-04923 <u>DEBTOR'S RESIDENCE</u> located at 16 Suffolk Downs Way, Greenville, SC 29615-4037 in Greenville County	\$270,000.00	\$221,023.00	\$48,025.00	\$7,580.00	\$0.00	\$7,580.00
Wells Fargo, N.A. 2010-CP-23-06369 <u>DEBTOR'S RESIDENCE</u> located at 16 Suffolk Downs Way, Greenville, SC 29615-4037 in Greenville County	\$270,000.00	\$228,603.00	\$48,025.00	\$98,724.17	\$0.00	\$98,724.17
Discover Bank 2010-CP-23-09489 <u>DEBTOR'S RESIDENCE</u> located at 16 Suffolk Downs Way, Greenville, SC 29615-4037 in Greenville County	\$270,000.00	\$327,327.17	\$48,025.00	\$9,142.50	\$0.00	\$9,142.50

¹ This form is for use only in chapter 7, chapter 11 and chapter 12 cases.

Name of creditor and description of property securing lien	Value of Debtors interest in property	Total of all other liens	Exemption	Estimated judicial lien	Judicial lien not avoided	Judicial lien avoided
Global Acceptance Credit Company 2011-CP-23-6379 <u>DEBTOR'S RESIDENCE</u> located at 16 Suffolk Downs Way, Greenville, SC 29615-4037 in Greenville County	\$270,000.00	\$336,469.67	\$48,025.00	\$8,717.43	\$0.00	\$8717.43

The Court finds that the judicial lien(s) of the above-named creditor(s) impairs the exemptions to which the debtor would otherwise be entitled under 11 U.S.C. § 522(b) and Chapter 41 of Title 15, Code of Laws of South Carolina, 1976 (as amended), and that the judicial lien(s) should therefore be avoided pursuant to 11 U.S.C. § 522(f)(1)(A) in the amount(s) set forth above.

Therefore, IT IS ORDERED that the judicial lien(s) held by the above-named creditor(s) be, and hereby is/are, avoided in the amount(s) set forth above. Any judicial lien(s) set forth above which is/are avoided in full may be canceled of record at any time after thirty (30) days after a discharge in this case is granted.